TRICARE

Your Military Health Plan

TriWest Healthcare Alliance

Schriever AFB Newcomers TRICARE Update

Beneficiary Services Education Representative
5475 Mark Dabling Blvd, Suite 210
Colorado Springs, CO 80918
719.266.7628

What is TRICARE?

- Health care programs for 9.2 million beneficiaries
- Integrated health care delivery system
  - Military Treatment Facilities (MTFs)
  - Non MTF or civilian health care facilities
- Includes medical, pharmacy and dental
- Available worldwide
- Comprehensive coverage
- Eligibility for TRICARE is determined by DEERS (Defense Enrollment and Eligibility Reporting System)

www.tricare.mil

Keep DEERS Information Current!

- Where to get an ID card
  - locate one near you at *www.dmdc.osd.mil/rsl*
- How to contact DEERS
  - Call 1-800-538-9552
  - Fax 1-831-655-8317
  - Mail changes to:

    Defense Manpower Data Center Support Office
    ATTN: COA
    400 Gigling Road
    Seaside, CA 93955-6771
  - Make address changes online at
    - www.dmdc.osd.mil/appj/address/indexAction.do

Incorrect information in DEERS can effect your TRICARE eligibility.

Line of Duty Coverage

- Applies when on active duty orders for 30 days or less
  - No visibility in DEERS or by TRICARE contractors
- Any injury, illness, or disease incurred or aggravated in the line of duty
  - Includes emergency care
- Covered portal-to-portal
  - From departure directly to duty location
  - Through entire duty period including liberty/leave time in drill weekend
  - To arrival home direct from duty location
- Coordinate line of duty care through unit commander or designated medical representative

Note: Family members are not eligible for TRICARE health coverage when you are on military duty for 30 days or less.

TRICARE and Other Health Insurance (OHI)

(Family Members)

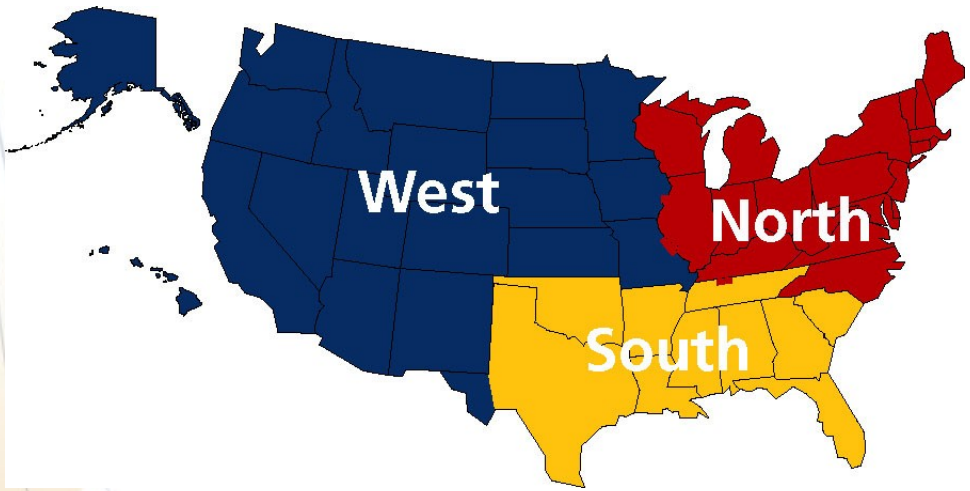
TRICARE is primary payer if the OHI is:

- Medicaid (MediCal, AHCCCS, etc.)
- TRICARE Supplements (usually helps w/copays, cost-shares and/or other costs which is the beneficiary's responsibility)
- The Indian Health Service
- State sponsored health plans

TRICARE is secondary payer if the OHI is:

- Medicare
- Employer sponsored or self paid health plans
- Student insurance

TRICARE Regional Contractors
Health care



North Region
Health Net 1-800-555-2605 **www.healthnetfederalservices.com**
South Region
Humana Military 1-800-444-5445 **www.humana-military.com**
West Region
TriWest 1-888-TRIWEST **www.triwest.com**

TRICARE Overseas

(Europe, Pacific, Latin America and Canada)

1-888-777-8343

www.tricare.mil/overseas

TRICARE West

TRICARE Reserved Select – TRS

Enhanced – New

Enhanced – New TRS

- Government approved, government subsidized, premium-based, health plan for National Guard and "drilling" reservist
- May qualify to purchase TRS if you meet the following conditions:
  - Member of the National Guard or Selected Reserve of the Ready Reserve
  - Not eligible for or enrolled in the Federal Employees Health Benefits Program – FEHBP
    - a health plan under 5 USC Ch. 89

To enroll: log on to the Guard/Reserve Web Portal www.dmdc.osd.mil/appj/trs/index.jsp

2011 TRS Premiums

- First month's premium due with *TRS Request Form*
- Premium amounts adjusted annually (Jan 1

Type of Coverage	Your Monthly Premium (Effective Jan 1, 2011)
Member-only	$ 53.16
Member-and-family	$ 197.76

Payment is due in advance of each month's coverage.

Comprehensive Coverage

- Similar to TRICARE Standard and Extra coverage for Active Duty Family Member:
  - Emergency, urgent and routine care
  - Immunizations and health screenings
  - Maternity care
  - Behavioral health care
  - Annual eye exams
  - Prescription drug coverage
- TRICARE-authorized providers
  - Standard and Extra providers
  - Military Treatment Facility, space-available basis
  - Exception: Lab, pharmacy, X-Ray and ER services

For details about TRS-covered services, refer to your *TRICARE Reserve Select Handbook*.

What You Pay for TRS Covered Services

Deductible Minimum amount you pay each FY before cost-sharing begins	Sponsor rank E4 and below: $50 Individual $100 Family Sponsor rank E5 and above: $150 Individual $300 Family
Outpatient Cost-share After the FY deductible	15% Network provider 20% * Non-network provider
Catastrophic Cap Maximum amount you pay each FY	The Fiscal Year (FY) is Oct 1 – Sep 30 $1,000 per family per FY (Monthly premiums not included)

*** Non-network, non participating providers may also charge up to 15% above the TRICARE-allowable charge. For more details about costs for covered services, visit www.tricare.mil/tricarecost.**

Qualifying for and Purchasing TRS

Step 1 – Qualify

- Log on to the Guard and Reserve Web Portal at www.dmdc.osd.mil/Guard-ReservePortal
- Complete the *TRICARE Reserve Select (TRS) Request Form* (DD Form 2896-1)
- Print, sign and date

Step 2 – Purchase

- Submit completed form (DD Form 2996-1) with premium payment to regional contractor within specified deadline

Qualification for TRS must be visible in DEERS before you can complete Step 2

Enrollment Deadlines for TRS

- Qualified members who are under non - premium TRICARE (i.e., Active Duty and AD Family Member Standard, Extra or Prime coverage) may re-enroll within 30 days of the termination of the non - premium TRICARE program for continuous TRICARE coverage
  - No break in health care coverage

- TRS Continuous Open Enrollment
  - Could be a break in TRICARE health care coverage

TRS Continuous Open Enrollment

- If you qualify, you may purchase TRS coverage to begin in any month throughout the year
- Coverage start date is determined by postmark date of your *TRS Request Form* (DD Form 2896-1)
  - You choose which month coverage will start
    - First day of the first month after post mark
    - First day of the second month after postmark

Changes to TRS Coverage

- Change in family composition
  - Qualifying Life Event (QLE)
    - Marriage, divorce, newborn, etc.
- Take one of the following actions
  - Purchase new coverage
    - Just came off of 31 days of more of Active Duty
  - Change type of coverage
    (e.g., member-only to member-and-family)
  - Terminate coverage
- If change impacts type of coverage (e.g., member-only to member-and-family), premium increase (or decrease) is effective based on date of change

Termination of TRS Coverage

- Failure to pay premiums
  - You are still responsible for overdue amounts.
- Loss of National Guard or Selected Reserve status
- Gain eligibility for other TRICARE program
  - Activated for 31 continuous days or more
- May purchase TRS again if you qualify at time of purchase

New TRICARE Pharmacy Program

(Express Scripts Inc., [ESI])

1-877-363-1303

Member Choice Center

1-877-363-1433

www.Tricare.mil/pharmacy or www.express-scripts.com/TRICARE

TRICARE West

EXPRESS SCRIPTS®

TRICARE Pharmacy Program

Pharmacy Option	Formulary		Non-Formulary
	Generic	Brand Name	
MTF Pharmacy (*up to a 90-day supply*)	$0	$0	N/A
TRICARE Pharmacy Home Delivery (*up to a 90-day supply*)	$3 - $0	$9	$22 - $25
Retail Network Pharmacy (*up to a 30-day supply*)	$3 - $5	$9 - $12	$22 - $25
Non-Network Retail Pharmacy (*up to a 30-day supply*)	TRICARE Prime: 50% cost-share after point-of-service deductible is met Other Programs: $12 or 20% of total cost (*whichever is greater*) after the annual deductible is met		TRICARE Prime: 50% cost-share after point-of-service deductible is met Other Programs: $25 or 20% of total cost (*whichever is greater*) after the annual deductible is met

Express Scripts, Inc. website:
www.express-scripts.com/TRICARE

TRICARE Dental Plans - (ADDP and TDP)

UCCI - United Concordia Companies Inc. administers TDP and ADDP

Active Duty Dental Program (ADDP)

- Starts August 1, 2009 for Active Duty (AD)
- Applies to AD members when
  - Dental Treatment Facility (DTF) Referred Care
    - Maintain access Standard
    - Specialty care for which DTF lacks a specialist
    - Expedite dental readiness / mobilization care
- Applies to AD members when
  - Remote Care
    - ADSM on continuous active duty orders for more than 31 consecutive days or more and works and lives >50 miles from DTF
    - Care available via ADDP network dentist

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1-866-984-ADDP (2337)

www.addp-ucci.com

TRICARE Dental Program (TDP)

- Voluntary dental insurance plan for National Guard and Reserve Family Members (ADFM)
  - CONUS and OCONUS Service Areas
- Enrollment
  - Minimum 12 months remaining on sponsors service commitment
  - Enrollment Deadlines – 20th of month rule
- Cost-shares – how cost are shared between TDP and you
  - 0% to 50% based on type of service
- Maximums - Caps
  - Annual: $1,200 /person per Benefit Year (Feb 1 - Jan 31)
  - Orthodontic: $1,500 /person per lifetime

TRICARE Dental Program Premiums

Premium Amounts

Your TDP premium amounts change annually on February 1st.

The following chart indicates your **monthly** premium responsibility as a Selected Reserve or IRR member for enrollment years Feb. 1, 2010 through July. 31, 2011.

National Guard/Selected Reserve Monthly Premiums

Plan	Enrollment Year
	Feb. 1, 2010 - July. 31, 2011
Monthly Sponsor Only	$12.69
Monthly Single Premium (one family member, excluding sponsor)*	$31.72
Monthly Family Premium (more than one family member, excluding sponsor)	$79.29
Monthly Sponsor & Family Premium*	$91.98

*If both the sponsor and a single family member are enrolling, the premium due is the total of the sponsor only and the single premium.

Benefit Year (BY) Feb 1st – Jan 31st

TRICARE Dental Program Premiums

- Active Duty Family Members:

Premium Amounts

Your TDP premium amounts change annually on February 1st.

The following chart indicates your **monthly** premium responsibility as an ADFM for enrollment years Feb. 1, 2010 through July 31, 2011.

Plan	Enrollment Year
	Feb. 1, 2010 - July 31, 2011
Monthly Single Premium (one family member)	$12.69
Monthly Family Premium (more than one family member)	$31.72

Premiums are paid on a monthly basis. They must be paid in full. There are no circumstances when a partial premium can be paid. If you fail to pay your premiums during the mandatory 12-month enrollment period, the Government will not pay any portion of the premium for the remaining months. United Concordia will collect the full amount - Government and member portions - of any remaining premium due for the 12-month enrollment period from you. Failure to pay the required premiums may result in referral of the account to a collection agency.

Benefit Year (BY) Feb 1st – Jan 31st

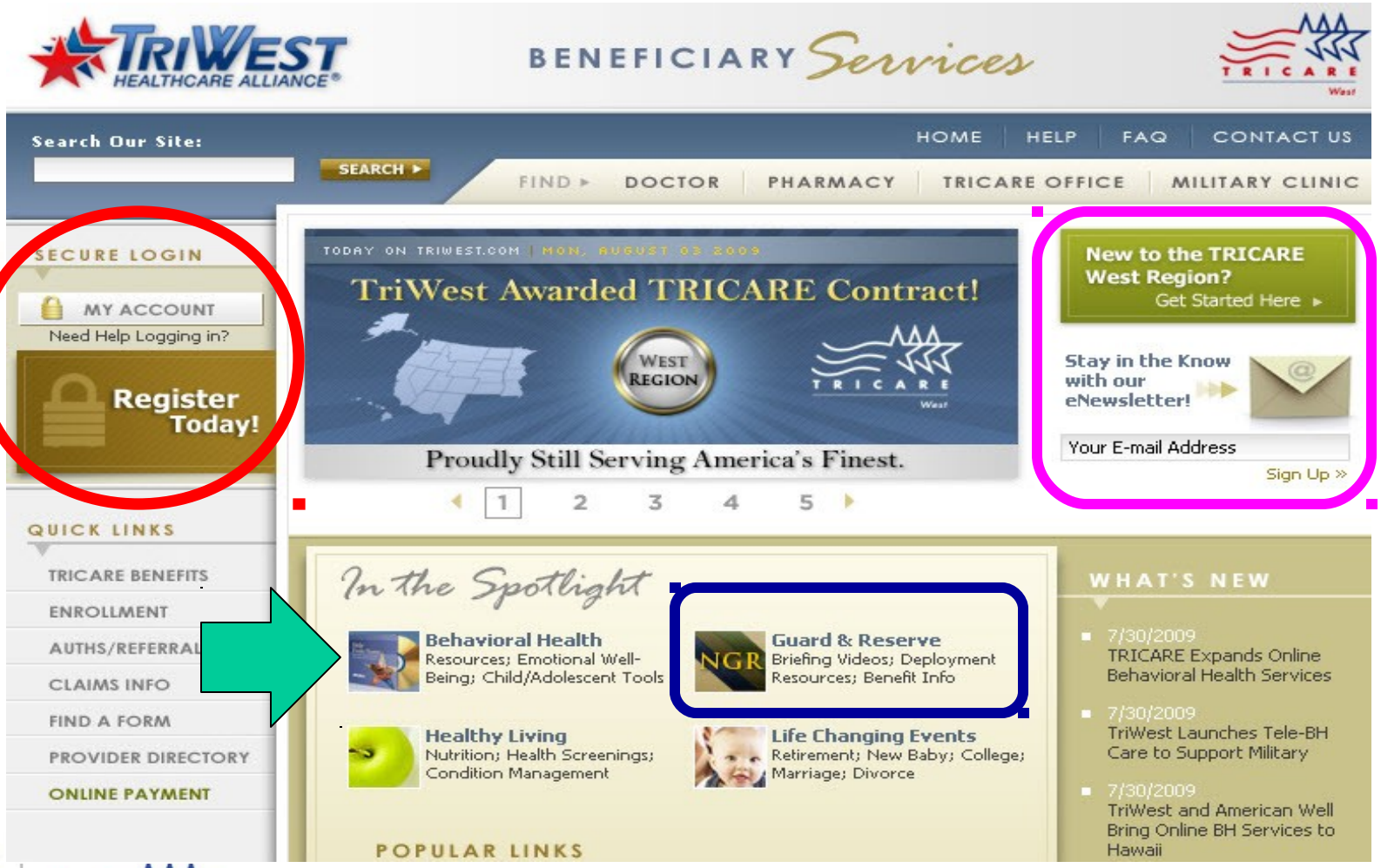
A Resource:
www.Triwest.com

TRIWEST HEALTHCARE ALLIANCE
TRICARE West
Welcome
TO THE TRICARE WEST REGION
TriWest Healthcare Alliance administers the TRICARE program for military Service members and their families in the 21-state West Region. More »
We Thank You.
LOGIN
FIND A PROVIDER
ABOUT TRIWEST
PLEASE CHOOSE WHAT TYPE OF VISITOR YOU ARE
Beneficiary
Provider
Government
SUPPORTING OUR COMMUNITY
12/21/2007
TRICARE behavioral health appointment assistance
12/17/2007
TriWest Names Cahill Director of D.C. Office
12/11/2007
'CD For the Troops' exclusively for Service Members and their families
MORE NEWS

1-888-TRIWEST (874-9387)

TRICARE Service Center, 559 Vincent St., Peterson AFB, CO 80914

Register on www.triwest.com



TRICARE West

1-888-TRIWEST (874-9387)

Behavioral Health Portal

- Education on Deployment-Related Issues
- Family Support Resources
- Reach National Guard and Reserve Members Regardless of Their Location

Home » Beneficiary Services » Behavioral Health
BEHAVIORAL HEALTH PORTAL
EMOTIONAL & MENTAL HEALTH CONNECTIONS
Welcome to TriWest's Behavioral Health Portal
TriWest has developed this online resource library to help support your emotional health, educate you and your family about deployment-related issues and help you access the care you need, through TRICARE or with the help of local and national support organizations.
BEHAVIORAL HEALTH
LIVE ONLINE ASSISTANCE
CLICK TO CHAT
Crisis? Call Us: 1-866-284-3743
Browse Our Many Behavioral Health Resources:
Behavioral Health
Resource Center
Browse the latest information on behavioral and emotional health, deployment and your TRICARE coverage.
View Online Resources for Subjects Like:
» Stress
» PTSD
» Depression
» Parenting
» Substance Abuse
» Relationships
New! Online Care
Confidential live chat or video conferencing with a specialist
Video Library
Online videos to families during and after deployment
Resource Map
Interactive map of local and national support organizations.
TriWest Online Care: Ready When You Are.

24/7 BH Crisis Line 1-866-284-3743
BH Appointment Line 1-866-651-4070

TRICARE Service Center
Front Range

- Peterson AFB (21st Med Group)
  - 559 Vincent Street, Building 959 (clinic)
  - 0730 to 1615 hrs, weekdays only, no federal holidays
- USAFA (10th Med Group)
  - 4102 Pinion Drive, in the USAFA MDG, next to Family Practice
  - 0730 to 1615 hrs, weekdays only, no federal holidays
- Fort Carson
  - Evans Hospital, 2nd floor above the pharmacy
  - 0730 to 1615 hrs, weekdays only, no federal holidays
- Buckley AFB (460th Med Group)
  - 830 Potomac Ave, Rm 115
  - 0730 to 1615, weekdays only, no federal holidays
- FE Warren AFB (90th Med Group)
  - 6900 Alden Dr.
  - 0730 hrs to 1615, weekdays only, no federal holidays

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Questions?

Comments?

Concerns?